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PATENT
Attorney Docket No.: 014801-001300US
Client Ref. No.: PD494

TOWNSEND and TOWNSEND and CREW LLP

By: Jeanette M. Olivera

Jeanette M. Olivera

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Roger H. Kuite, et al.

Application No.: 09/516,949

Filed: March 1, 2000

For: SYSTEM AND METHOD FOR
ELECTRONIC DISTRIBUTION OF
BENEFITS

Customer No.: 20350

Confirmation No. 2970

Examiner: Charles R. Kyle

Technology Center/Art Unit: 3624

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 27, 2003, please enter the
following amendments and remarks. A three month extension of time accompanies this
Amendment which extends the date for response up to and including February 27, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 6 of this paper.